

Information to identify the case:

Debtor 1	<u>Donnie L. Blue Jr.</u>	Social Security number or ITIN	xxx-xx-4569
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Julia M. Blue</u>	Social Security number or ITIN	xxx-xx-8845
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-13122-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donnie L. Blue Jr.

Julia M. Blue

1/19/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Case No. 15-13122-CMG
Chapter 7

Date Rcvd: Jan 19, 2018

Orlando, FL 32896-5005

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 46

Date Rcvd: Jan 19, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515344832 +EDI: RMSC.COM Jan 20 2018 00:13:00 Synch/Sams Club Dc, Po Box 965005,
Orlando, FL 32896-5005
515344833 +EDI: RMSC.COM Jan 20 2018 00:13:00 Synch/Walmart, Po Box 965024, Orlando, FL 32896-5024
515394318 +E-mail/Text: bncmail@w-legal.com Jan 20 2018 00:31:28 TD BANK USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515344834 +EDI: WTRNBANK.COM Jan 20 2018 00:13:00 Td Bank Usa/Targetcred, Po Box 673,
Minneapolis, MN 55440-0673
515344835 +EDI: CITICORP.COM Jan 20 2018 00:13:00 Thd/Cbna, Po Box 6497,
Sioux Falls, SD 57117-6497
515344821 EDI: USBANKARS.COM Jan 20 2018 00:13:00 Elan Financial Service, 777 E Wisconsin Ave,
Milwaukee, WI 53202
515437045 EDI: WFFC.COM Jan 20 2018 00:13:00 Wells Fargo Bank, N.A., P.O. Box 19657,
Irvine, CA 92623-9657
515344836 +EDI: WFFC.COM Jan 20 2018 00:13:00 Wfds, Po Box 1697, Winterville, NC 28590-1697
TOTAL: 40

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515500372* Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515344822* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures, Bankruptcy Section,
P.O. Box 724, Springfield, NJ 07081)
515366385* Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346,
Philadelphia, PA 19101-7346
515344812 ##+Acb Receivables Mngmt, 19 Main St, Asbury Park, NJ 07712-7012

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlson on behalf of Creditor Lakeview Loan Servicing, LLC
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Ally Financial serviced by Ally Servicing LLC
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
William H. Oliver, Jr. on behalf of Debtor Donnie L. Blue, Jr. bkwoliver@aol.com,
R59915@notify.bestcase.com
William H. Oliver, Jr. on behalf of Joint Debtor Julia M. Blue bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 9